Case 16-13195 Doc 1 Fill in this information to identify your case:	Filed 04/18/16	Entered 04/18/16 18:35:47 age 1 of 83	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Kent First name	First name
Write the name that is on your government-issued	S Middle name	Middle name
picture identification (for example, your driver's	Bumpers	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 1875	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

sDoc 1 Filed 04#18/126 Entered 04/48/16/18/35:47 Desc Main Debtor 1 Kent Page 2 of 83 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 8637 Aberdeen Number Street Number Street Illinois 60620 Chicago City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Kent Case 16-13195 sDoc 1 Filed 04/11/8/e1s6 Entered 04/418/116/118i35:47 Desc Main Document Document Page 3 of 83 Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 1/6/2011 Case number MM / DD / YYYY District When Case number District _____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known

filing this case with you, or by a business partner, or by an affiliate?

Debtor

Relationship to you Case number, if known

11. Do you rent your residence?

✓ No. Go to line 12.

District

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

✓ No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Kent Case 16-13195 sDoc 1 Filed 04/11/8/41/6 Entered 04/418/16/18/35:47 Desc Main Page 4 of 83 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City State Zip Code

Debtor 1 Kent Case 16-13195 SDoc 1 Filed 04/11/8/616 Entered 04/11/8/116/11/8/35:47 Desc Main

t Name Middle Name DOCL

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		Ab	out Debtor 2 (\$	Spouse Only in a Joint Case):			
You must check one:		You	u must check one:				
counseling agend	ing from an approved credit cy within the 180 days before I filed this on, and I received a certificate of		counseling agend	ing from an approved credit cy within the 180 days before I filed this on, and I received a certificate of			
Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.		Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.			
counseling agend	ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of		counseling agend	ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of			
•	er you file this bankruptcy petition, py of the certificate and payment	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.					
an approved age services during the	ed for credit counseling services from ncy, but was unable to obtain those he 7 days after I made my request, and ances merit a 30-day temporary waiver nt.		an approved age services during the	ed for credit counseling services from ncy, but was unable to obtain those ne 7 days after I made my request, and ances merit a 30-day temporary waiver nt.			
attach a separate s obtain the briefing,	temporary waiver of the requirement, sheet explaining what efforts you made to why you were unable to obtain it before you t, and what exigent circumstances required b.		attach a separate s	temporary waiver of the requirement, heet explaining what efforts you made to why you were unable to obtain it before you , and what exigent circumstances required s.			
•	dismissed if the court is dissatisfied with ot receiving a briefing before you filed for	Your case may be dismissed if the court is dissatisfied we your reasons for not receiving a briefing before you filed bankruptcy.					
receive a briefing v certificate from the	ied with your reasons, you must still vithin 30 days after you file. You must file a approved agency, along with a copy of the leveloped, if any. If you do not do so, your ssed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.				
•	ne 30-day deadline is granted only for cause naximum of 15 days.						
I am not required counseling becau	I to receive a briefing about credit use of:		I am not required counseling becar	to receive a briefing about credit use of:			
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			
Disability.	My physical disability causes me to be		Disability.	My physical disability causes me to be			

unable to participate in a briefing in

internet, even after I reasonably tried to

I am currently on active military duty in a

person, by phone, or through the

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Active duty.

counseling with the court.

unable to participate in a briefing in

internet, even after I reasonably tried to

I am currently on active military duty in a

person, by phone, or through the

military combat zone.

If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Active duty.

counseling with the court.

Kent Case 16-13195 sDoc 1 Filed 04#18/16 Entered 04/18/16/18i35:47 Desc Main Page 6 of 83 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1,000-5,000 25,001-50,000 1-49 18. How many creditors 5,001-10,000 50,001-100,000 **✓** 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Kent Bumpers Signature of Debtor 2 Signature of Debtor 1 Executed on __ 4/18/2016 Executed on MM / DD / YYYY MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

nect.			
/s/ Danielle Kancherlapalli		Date	4/18/2016
Signature of Attorney for Debtor		Date	MM / DD / YYYY
Danielle Kancherlapalli			
Printed name			
Semrad Law Firm			
Firm name			
Street			
City	State		Zip Code
Contact phone		-	and address
Contact priorie		=	mail address dkancherlapalli@semradlaw.com
			ananonio apam © oom adaw.oom
		III	inois
Bar number	•	S	tate

Doc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Fill in this information to identify your case: Debtor 1 Kent **Bumpers** First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$10,875.00 1b. Copy line 62, Total personal property, from Schedule A/B \$10,875.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F......

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$3,347.00

\$28.061.90

\$31,408.90

\$1,466.00

\$1,266.00

Your total liabilities

Kent Case 16-13195 sDoc 1 Filed 04#1184116 Entered 04/18/16/18i35:47 Desc Main Debtor 1 Page 9 of 83 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,562.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$3,347.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

\$0.00

\$0.00

\$3,347.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

	Case 16-13195		Filed 04/18/16	<u> Entered 04/1</u> 8/16	18:35:47	Desc Main
Fill in this	information to identify your case	t .				
Debtor 1	Kent	S	Bump	ers		
	First Name	Middle	Name Last N	lame		
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	lame		
United St	ates Bankruptcy Court for the:	Northern	District of II	linois		
	., .,			State)		
Case nun (If known)						
(II KIIOWII)						Check if this is an
Officia	al Form 106A/B					amended filing
						· ·
scne	dule A/B: Prope	rty				12/
esponsik rrite your Part 1:	where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Residen u own or have any legal or equ	mation. If more sown). Answer ev	space is needed, attach very question. Land, or Other Rea	a separate sheet to this forn I Estate You Own or Ha	n. On the top of ar	ny additional pages,
✓	No. Go to Part 2					
	Yes. Where is the property?					
			What is the property	? Check all that apply.		cured claims or exemptions. Put
1.1	Street address, if available, or o	other description	Single-family home)		secured claims on Schedule D: ave Claims Secured by Property.
	Officer address, if available, of t	other description	Duplex or multi-uni	•		, ,
			_ Condominium or co	•	Current value or entire property?	
			Manufactured or m	oblie nome	-	<u> </u>
	Number Street		Investment property	1	Describe the nat	ture of your ownership
			Timeshare		interest (such as	s fee simple, tenancy by r a life estate), if known.
	City State	Zip Code	- HOther		une entireties, or	a lile estate), il kilowii.
			Who has an interest	in the manner of the street		
			Debtor 1 only	in the property? Check one.	Check if this (see instruc	s is community property tions)
			Debtor 2 only			· · · · · ·
			Debtor 1 and Debtor	or 2 only		
			-	debtors and another		
			Other information yo property identification	u wish to add about this iter on number:	n, such as local	
If you	own or have more than one, list h	ere:				
4.0			What is the property			cured claims or exemptions. Put secured claims on Schedule D:
1.2	Street address, if available, or or	other description	□ Single-family home □ Duploy or multi uni			ave Claims Secured by Property.
		•	Duplex or multi-uni Condominium or co	ŭ	Current value o	f the Current value of the
			_ Condominium or co	•	entire property?	
			Land	ODIIO HOHIO	-	
	Number Street		Investment property	1	Describe the nat	ture of your ownership
			Timeshare			s fee simple, tenancy by r a life estate), if known.
	City State	Zip Code	Other			
			Who has an interest	in the property? Check one.	Chook if this	s is community property
			Debtor 1 only	in the property? Check one.	(see instruc	s is community property tions)
			Debtor 2 only			•
			Debtor 1 and Debtor	or 2 only		
			<u> </u>	debtors and another		
				u wish to add about this iter	n such as local	
			property identification	n number:	, 30011 43 10041	

Debtor 1	Kent Case 16-1319	95 sDoc 1	Filed 04/18/16 Entered 04/18/1	6∉48ÿ35: <u>47 De</u>	esc Main
1.3 Stre	pet address, if available, or oth	w	Documativame Page 11 of 83 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?
Nur	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature interest (such as fee the entireties, or a life	simple, tenancy by
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, property identification number:	(see instructions	community property s)
you ha	ve attached for Part 1. Write	e that number here.	of your entries from Part 1, including any entries		
Do you ov ou own th	nat someone else drives. If you ans, trucks, tractors, sport utility	quitable interest in a lease a vehicle, also r	any vehicles, whether they are registered or not? report it on Schedule G: Executory Contracts and Unex les		
	Make Model: Year: Approximate mileage: Other information: 2005 Mercedes 350ML 9000	Mercedes 350ML 2005 90000	Who has an interest in the property? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$7825.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any sec	d claims or exemptions. Put ured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?

Debtor 1	Kent Case 16-13195 s Doc 1 First Name Middle Name	Filed 04/18/16 Entered 04/18/14	6 (1&&;35: <u>47 Des</u> (: Main		
3.3	Make	Documering Page 12 of 83 Who has an interest in the property? Check	Do not deduct secured cla	aims or exemptions. Put		
	Model:	one.	the amount of any secure	d claims on Schedule D:		
	Year:	Debtor 1 only	Creditors Who Have Clai	ms Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another		<u> </u>		
		Check if this is community property (see instructions)				
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cla	aims or exemptions. Put		
	Model:	one.	the amount of any secure			
	Year:	Debtor 1 only	Creditors Who Have Clai	ms Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
4.1		Who has an interest in the property? Check	Do not deduct secured cla			
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property			
	Year: Approximate mileage:	Debtor 1 only	Creditors who Have Clai	rns Securea by Property.		
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cla	•		
	Model:	one.	the amount of any secure			
	Year:	Debtor 1 only	Creditors Who Have Clai	ms Secured by Property.		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	mantian way ayın 2		
		At least one of the debters and enother		portion you own?		
		At least one of the debtors and another		portion you own?		
		Check if this is community property (see instructions)		portion you own?		
5. Add	I the dollar value of the portion you own for a	Check if this is community property (see	for pages	25.00		

Kent Case 16-13195 s Doc 1 Filed 0441-841-6 Entered 0441-8416 11-8:35:47 Desc Main Debtor 1 Page 13 of 83 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ✓ Yes. Describe... Used Furniture \$150.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games M No Yes. Describe... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe... Used Men's Clothing \$400.00

12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver V No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses **V** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$550.00 for Part 3. Write that number here

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| Kent Case 16-13195 sDoc 1 Filed 04/18/18/6 Entered 04/18/18/18/35:47 Desc Main

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Chase \$2500.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 16-13195 sDoc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Desc Main Document Page 15 of 83 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debte	or 1	Kent First Na	Ca	se :	16-	-131	.95	sD(oc 1	L F			16/1s6 etht ^{me}						8/11	6 (i f	k8*3	5: <u>47</u>	D	<u>es</u>	c N	/lain			
24.		rests J.S.C.								in a q	ualifie	d ABI	LE progr	am	, or i	ınder	a qı	alified	l sta	te tı	uition	progra	ım.						
		No Yes		nstitu	tion	name	and de	escript	tion. S	Separa	ately fil	e the re	ecords of	any	y inte	ests.1	11 U.	S.C. §	521((c):									
25.		sts, ed rcisab	-				terest	s in p	ropei	rty (o	ther th	nan an	ything li	ste	d in	ine 1)), an	d right	s or	pov	wers								
		No Yes. [Descr	be] .					
26.	Еха		Interr	net do									lectual p s and lice			reeme	ents												
27.	Еха	enses mples: No										issocia	ation hold	ling	s, liqu	or lice	ense	s, profe	essio	nal	license	es							
		Yes. [Descr	be																									
Mon	iey (or pr	opei	ty o	we	d to	you?	,																po Do	rtio not d	n yo educt	lue ou ou secure	n? ed	e
28.	Тах	refunc	ls ow	ed to	yοι	ı																							
		Yes. G																		Fe	ederal:			_					
		У	ou alr	eady	filed	uding \ the re	turns	er												St	ate:			_					
00	F			•	ears/	S														Lc	ocal:			_					
		ily sup inples: I			lum	p sum	alimo	ny, spo	ousals	suppo	rt, chil	d supp	ort, maint	tena	ance,	divorc	e se	ttlemen	nt, pro	oper	ty settl	ement							
		No																		1 41	imony:								
	Ш,	Yes. G	ive sp	ecific	info	rmatic	n														aintena	ance.		-					
																					upport:	ai 100.		-					
																					•	settlem	ent:	_					
																				Pr	roperty	settlen	nent:	_					
			Unpai	d wag	ges,	disabi	lity ins					-	nefits, sic	k pa	ay, va	cation	pay,	worker	s' co	mpe	ensatio	n,		_					
			Socia	ı Seci	urity	benefi	ts; unp	oaid loa	ans yo	ou ma	de to s	omeoi	ne else																
		No Yes. D	escrit	e																				1 .					
	_																												

Deb	tor 1	Kent Case 16 First Name	6-13195	sDoc 1	Filed 04/18/16 Document	<u>Entered</u> 04/18/6 Page 17 of 83	L66∉L8i35: <u>47 D</u>	esc Main
31.		rests in insurance mples: Health, disabi		rance; health	savings account (HSA); cre	· ·	's insurance	
		No Yes. Name the insur of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar				have filed a lawsuit or more claims, or rights to sue	ade a demand for paymer	nt	
		Yes. Describe						
34.		er contingent and et off claims	unliquidated	claims of ev	very nature, including cou	unterclaims of the debtor	and rights	
		No Yes. Describe						
35.	_	financial assets yo	ou did not alre	ady list				
		Yes. Describe						
36.			-		Part 4, including any entri			\$2500.00
Part	5:	Describe Any E	Business-R	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate i	n Part 1.
37.	Do y	ou own or have ar	ny legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	_	ounts receivable or	commission	s you alread	y earned			
		No Yes. Describe						
39.		ce equipment, furn nples: Business-rela			odems, printers, copiers, faz	x machines, rugs, telephone	s, desks, chairs, electron	ic devices
		No Yes. Describe						
	_							

Deb	tor 1 Kent Case 10		Desc Main
40.	First Name Machinery, fixtures, eq	Middle Name DocumhatiNt ^{me} Page 18 of 83 uipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
	_		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnershi	ps or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about		
	them		
43. (Customer lists, mailing	lists, or other compilations	
	✓ No		
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	□ No		
	Yes. Descri	be	
	_		
44.	_	roperty you did not already list	
	No		
	Yes. Give specific information		
	illioittiadoit		
		I of your entries from Part 5, including any entries for pages you have attached here	
	Dagarika Any F	arm- and Commercial Fishing-Related Property You Own or Have an Interest	- In
Part		interest in farmland, list it in Part 1.	. 111.
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	✓ No. Go to Part 7.		Current value of the
	Yes. Go to line 47.		portion you own? Do not deduct secured
			claims or exemptions
47.	Farm animals		or exemptions
-	Examples: Livestock, pou	ultry, farm-raised fish	
	✓ No		
	Yes. Describe		

Deb	tor 1 Kent Case 16-13195 First Name	sDoc 1		Entered 04/18/16/18/35:47 Page 19 of 83	Desc Main
48.	Crops-either growing or harvested	l	Document	Page 19 01 05	
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipment, imple	ements, mach	inery, fixtures, and tools	of trade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplies, chemic	als, and feed			
	✓ No	,			
	Yes. Describe				
51	Any farm- and commercial fishing-	related proper	ty you did not already lis	st	
0	Examples: Livestock, poultry, farm-rais		., , ,	-	
	✓ No				
	Yes. Describe				
52 A	dd the dollar value of all of your enti	ies from Part	6 including any entries	for nages you have attached	
	art 6. Write that number here				
Dort	Z Dogariba All Branarty Vau	Own or He	vvo on Interest in Th	act Vou Did Not List Above	
53.	7: Describe All Property You Do you have other property of any			lat fou blu Not List Above	
	Examples: Season tickets, country club				
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of all of your entr	ies from Part	7. Write that number her	е	.▶
Part	8: List the Totals of Each Pa	ert of this F	orm		
55. F	Part 1: Total real estate, line 2				
56. p	part 2 total vehicles, line 5		\$7825.00	ı	
57. P	art 3: Total personal and household	items, line 15	\$550.00		
58. P	art 4: Total financial assets, line 36		\$2500.00)	
59. F	Part 5: Total business-related proper	ty, line 45			
60. F	Part 6: Total farm- and fishing-relate	d property, lin	e 52		
61. F	Part 7: Total other property not listed	I, line 54			
62. 7	Total personal property. Add lines 56 to	hrough 61	\$10875.0	0	+ \$10875.00
				Copy personal property t	otal ►
					\$10875.00
63. T	otal of all property on Schedule A/B	. Add line 55 +	line 62		

Fill	in this inform	Case 16-13195 Do	oc 1 Filed 04/	18/16 Entered 04/	18/16 18:35:47	Desc Main
	otor 1	Kent	S	Bumpers		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the: Northe	<u>rn</u> D	istrict of Illinois (State)		
	se number nown)			(State)		
•		orm 106C			1	Check if this is a amended filing
Sc	hedule	C: The Property	You Claim	as Exempt		12/1
For is to exe rece exe pro	each item o state a s mpted up eive certa mption of perty is d t1: Ident Which set	pecific dollar amount as on the amount of any apping to the amount of any apping benefits, and tax-exem	s exempt, you must exempt. Alternative plicable statutory opt retirement func- e under a law that amount, your exempt as Exempt g? Check one only, ever onkruptcy exemptions. 11 U.S.C. § 522(b)(2)	st specify the amount of ely, you may claim the f limit. Some exemptions ds—may be unlimited in limits the exemption to mption would be limited in if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar a I to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property and line lle A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you Check only one box for each ex	·	cific laws that allow exemption
	Brief		#0 #0 6 *			735 ILCS 5/12-1001(b)
	description	Chase	\$2,500.00	\$2,500.0	0	
	Line from Schedule A	/B: <u>17</u>		100% of fair market value, applicable statutory limit	up to any	
	Brief description	2005 Mercedes 350ML 90000 miles	\$7,825.00	\$4,800.00; \$1,		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>03</u>		100% of fair market value, applicable statutory limit	up to any	
3.	(Subject to ✓ No	aiming a homestead exemption adjustment on 4/01/19 and every 3	years after that for case	s filed on or after the date of adju	,	

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Additional Page Part 2: Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$150.00 **✓ Used Furniture** description: \$0.00 Line from 100% of fair market value, up to any Schedule A/B: 06 applicable statutory limit 735 ILCS 5/12-1001(a) Brief \$400.00 \checkmark description: **Used Men's Clothing** \$400.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit

Fill in this inform	Case 16-13195 nation to identify your case:	Doc 1 File	ed 04/18/16	Entered 04/18/	/16 18:35:47	Desc Main	
Debtor 1	Kent First Name	S Middle Nam	Bump e Last N	_			
Debtor 2 (Spouse, if filing) First Name	Middle Nam	e Last N	lame			
		Northern	District of II				
Case number (If known)			(State)			
	Form 106D				_	am	eck if this is ar ended filing
Schedu	le D: Credito	rs Who F	lave Clair	ns Secured	by Prope	rty	12/1
correct infor	ete and accurate as p mation. If more spac- top of any additiona	e is needed, co	py the Addition	al Page, fill it out, i	number the entri	-	
No. C	editors have claims secure heck this box and submit this fill in all of the information be	form to the court with		es. You have nothing else t	to report on this form.		
Part 1: List	All Secured Claims						
claim. If mo	ured claims. If a creditor ha ore than one creditor has a post the claims in alphabetical of	articular claim, list the	other creditors in Pa	•	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

	Case 16-13195	Doc 1	Filed 04/18/16	Entered 04/	<mark>8/16 18:35:47</mark>	Desc	Main	
Fill in this info	ormation to identify your case:			. ags _				
Debtor 1	Kent First Name	S Middle	Bump Name Last N					
Debtor 2	riistivaine	ivildale	Name Last i	lame				
	ling) First Name	Middle	Name Last N	lame				
United States	s Bankruptcy Court for the:	Northern	District of II	linois State)				
Case numbe (If known)	er		,					
Official	Form 106E/F				_	Chec	k if this is an	amended filing
Sched	dule E/F: Cred	litors W	/ho Have U	nsecured	Claims			12/15
party to any o 106A/B) and are listed in S the boxes or	ete and accurate as possible executory contracts or unex on Schedule G: Executory (Schedule D: Creditors Who on the left. Attach the Continu st All of Your PRIORITY	pired leases tha Contracts and U Hold Claims Se ation Page to t	at could result in a claim Inexpired Leases (Offici Incured by Property. If mehis page. On the top of	. Also list executory al Form 106G). Do no ore space is needed	contracts on <i>Schedu</i> ot include any credito , copy the Part you no	le A/B: Proports ors with particed, fill it out	erty (Officia ally secured , number the	I Form I claims that e entries in
1. Do any	creditors have priority unse	cured claims a	gainst you?					
Ye 2. List all identify possible	o. Go to Part 2. of your priority unsecured c what type of claim it is. If a clai list the claims in alphabetical If more than one creditor holds	n has both priorit order according	y and nonpriority amounts to the creditor's name. If y	, list that claim here an ou have more than tw	nd show both priority and	d nonpriority a	amounts. As r	much as
	explanation of each type of cla	•						
•	, , , , , , , , , , , , , , , , , , , ,	,		,		Total claim	Priority amount	Nonpriority amount
2.1 Illinois D	Pept of Revenue			_		\$3,347.00	\$3,347.00	\$0.00
Priority	Creditor's Name		Last 4 digits of a			ψο,ο+ι.οο	φυ,υ-11.00	ψ0.00
Illinois D Number	Department of Revenue P.O. Bo Street	x 64338	When was the d	ebt incurred?	n/a			
				u file, the claim is: C	heck all that apply.			
Chicago	o Illinois	60664	Contingent					
City	State	Zip Code	Unliquidated					
	curred the debt? Check one. otor 1 only		Disputed					
Det	otor 2 only		Type of PRIORIT	Y unsecured claim:				
Del	otor 1 and Debtor 2 only		Domestic sup	port obligations				
At le	east one of the debtors and and	ther		tain other debts you ov	· ·			
⊟ ch	eck if this claim relates to a	community deb	Claims for dea	ath or personal injury v	vhile you were			
_	laim subject to offset?							
✓ No	•		_					
Yes	3							
2.2 IRS 1			Last 4 digits of a	ccount number		\$0.00	\$0.00	\$0.00
Priority PO Box	Creditor's Name 7346		When was the d	<u></u>	n/a			
Number								
			Contingent	u file, the claim is: C	песк ан тат арріу.			
Philadel		19101	Unliquidated					
City Who in	State curred the debt? Check one.	Zip Code	Disputed					
	otor 1 only			Y unsecured claim:				
Det	otor 2 only		<u></u>	port obligations				
Deb	otor 1 and Debtor 2 only				us the government			
At le	east one of the debtors and and	ther	_	tain other debts you ov	=			
Che	eck if this claim relates to a	community deb		ath or personal injury v	wille you were			
Is the c	laim subject to offset?	-	Other. Specify					
✓ No								
Yes	3							

Filed 04/11-8/11-6 Entered 04/11-8/11-6 /11-8:35:47 Desc Main Kent Case 16-13195 sDoc 1 Debtor 1 Page 24 of 83 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. $\overline{}$ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 ASSET ACCEPTANCE LLC \$2,224.36 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 1630 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent WARREN Michigan 48090 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 City of Chicago Parking \$4,653.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed **V** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 East Bay Funding \$2,319.81 Last 4 digits of account number Nonpriority Creditor's Name c/o Resurgent Capital Services PO Box When was the debt incurred? 288 Number As of the date you file, the claim is: Check all that apply. Street Contingent Unliquidated Greenville City South Carolina Disputed Zip Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify Check if this claim relates to a community debt Is the claim subject to offset? Ⅵ No Yes

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First Name Document Page 25 of 83

fter listing any	entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
ast Bay Funding		Last 4 digits of account number	\$1,561.97
Ionpriority Credi	itor's Name c/o Resurgent Capital Services PO Box 288	When was the debt incurred?	
lumber	Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
Greenville	South Carolina 29603	Disputed	
ity	State Zip Code	Type of NONPRIORITY unsecured claim:	
Vho incurred t ✓ Debtor 1 only	he debt? Check one. /	Student loans	
Debtor 2 only	, /	Obligations arising out of a separation agreement or divorce that	
Debtor 1 and	Debtor 2 only	you did not report as priority claims	
At least one of	of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this	s claim relates to a community debt	✓ Other. Specify	
the claim sub	ject to offset?		
∕ No			
Yes			
	COVERY CO L	Last 4 digits of account number 7978	\$68.00
lonpriority Credi 014 BAYBERR\		When was the debt incurred? 10/1/2015	
lumber Str	eet	As of the date you file, the claim is: Check all that apply.	
		Contingent	
ACKSONVILLE	Florida 32256 State Zip Code	Unliquidated	
City Vho incurred t	he debt? Check one.	Disputed	
Debtor 1 only	/	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	/	Student loans	
Debtor 1 and	Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
At least one of	of the debtors and another	you did not report as priority claims	
	s claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
_	eject to offset?	✓ Other. Specify	
✓ No			
Yes			
_ Tollway Ionpriority Credi	itor's Name	Last 4 digits of account number	\$786.00
700 Ogdén Ave		When was the debt incurred?n/a	
umber Str	eet	As of the date you file, the claim is: Check all that apply.	
lownord Crove	Illinois COE4E	Contingent	
Oowners Grove City	Illinois 60515 State Zip Code	Unliquidated	
<u>Vho</u> incurred t	he debt? Check one.	Disputed	
Debtor 1 only		Type of NONPRIORITY unsecured claim:	
Debtor 2 only		Student loans	
=	Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
≓	of the debtors and another	you did not report as priority claims	
I Observe to the total	s claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	pject to offset?	✓ Other. Specify	

Debtor 1 Kent Case 16-13195 s Doc 1 Filed 0461-861-6 Entered 04/1-861-863-35:47 Desc Main Document Page 26 of 83 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 IRS 1 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 7346 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent 19101 Philadelphia Pennsylvania Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt $\overline{\mathbf{V}}$ Other. Specify Is the claim subject to offset? **✓** No ☐ Yes 4.8 Little Company of Mary

Last 4 digits of account number

As of the date you file, the claim is: Check all that apply.

When was the debt incurred?

Contingent

Unliquidated

Disputed

Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 2331 \$250.00 When was the debt incurred? 5/1/2012 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify

Nonpriority Creditor's Name

Street

Who incurred the debt? Check one.

Illinois

State

60453

Zip Code

5660 W 95th St

Number

Oak Lawn

City

\$324.00

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Document Page 28 of 83 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.13 MCSI INC \$250.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 3/1/2011 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.14 MCSI INC \$250.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 8/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS 60463 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? lacksquareOther, Specify **✓** No Yes 4.15 MCSI INC \$250.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 327 When was the debt incurred? 3/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS Illinois 60463

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.16	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 2390 When was the debt incurred? 10/1/2011	\$250.00
	Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.17	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$250.00
4.18	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Last 4 digits of account number	\$250.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.19 MCSI INC
Nonpriority Creditor's Name
PO BOX 327
Number Street

Po Box 327
Number Street

Number Street

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.		i otai ciaim
4.19	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number	7722	\$250.00
	PO BOX 327	When was the debt incurred?	2/1/2012	
	Number Street	As of the date you file, the claim is:	Check all that apply.	
	DALOS HEICHTS Illinois 60463	Contingent		
	PALOS HEIGHTS Illinois 60463 City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separa	tion agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing	plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify		
	<u>✓</u> No			
	Yes			
4.20	MCSI INC	- Last 4 digits of account number	6933	\$250.00
	Nonpriority Creditor's Name PO BOX 327	_	3/1/2011	
	Number Street	_		
		As of the date you file, the claim is:	Check all that apply.	
	PALOS HEIGHTS Illinois 60463	Contingent		
	City State Zip Code	Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only	Disputed		
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	<u>'</u>	Obligations arising out of a separa		
	At least one of the debtors and another	you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing	plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify		
	No V			
	Yes			
4.21	MCSI INC Nonpriority Creditor's Name	— Last 4 digits of account number	6873	\$250.00
	PO BOX 327	When was the debt incurred?	3/1/2011	
	Number Street	As of the date you file, the claim is:	Chack all that apply	
		Contingent	Спеск ан тагарру.	
	PALOS HEIGHTS Illinois 60463	=		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated		
	Debtor 1 only	Disputed		
	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separa you did not report as priority claims	tion agreement or divorce that	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing	plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify		
	✓ No			
	Yes			

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Part 2: Vour NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim			
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463	Last 4 digits of account number 9421 When was the debt incurred? 10/1/2009 As of the date you file, the claim is: Check all that apply. Contingent	\$250.00	
City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify		
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 0390 When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$250.00	
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number	\$250.00	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number 6759 When was the debt incurred? 3/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$250.00
Yes MCSI INC Nonpriority Creditor's Name PO BOX 327	Last 4 digits of account number 3159 When was the debt incurred? 9/1/2010	\$250.00
City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Last 4 digits of account number9879 When was the debt incurred?1/1/2011 As of the date you file, the claim is: Check all that apply.	\$250.00
	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street MCSI INC Nonpriority Creditor's Name Check if this claim relates to a community debt Is the claim subject to offset? No Yes MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Last 4 digits of account number

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PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify
Yes	Last 4 digits of account number 9093 \$250.00 When was the debt incurred? 2/1/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify

Contingent

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4.31 MCSI INC	Last 4 digits of account number 1539	\$250.00
Nonpriority Creditor's Name PO BOX 327	When was the debt incurred? 1/1/2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
PALOS HEIGHTS Illinois 60463	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one. Debtor 1 only	Disputed	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
✓ No	_	
Yes		
MCSI INC	Look 4 divite of account number 2005	\$250.00
Nonpriority Creditor's Name	Last 4 digits of account number 8855	
PO BOX 327 Number Street	When was the debt incurred? 6/1/2013	
	As of the date you file, the claim is: Check all that apply.	
DALOS LIFICUTS Illinois 60462	Contingent	
PALOS HEIGHTS Illinois 60463 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
✓ No		
Yes		
.33 MCSI INC		\$250.00
Nonpriority Creditor's Name	Last 4 digits of account number 8169	φ250.00
PO BOX 327	When was the debt incurred? 10/1/2013	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
PALOS HEIGHTS Illinois 60463 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	<u> </u>	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify	
✓ No		
Yes		

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.34 MCSI INC Nonpriority Creditor's Name PO BOX 327	Last 4 digits of account number 1872 When was the debt incurred? 4/1/2013	\$250.00
Number Street PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
MCSI INC	Last 4 digits of account number 3244 When was the debt incurred? 1/1/2011 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$200.00
4.36 MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 3251 When was the debt incurred? 1/1/2011 As of the date you file, the claim is: Check all that apply. Contingent	\$200.00
PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Kent Case 16-13195 sDoc 1 First Name Middle Name

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim				
4.37	MCSI INC Nonpriority Creditor's Name PO BOX 327	Last 4 digits of account number 2406	\$200.00		
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent			
	PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed			
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loansObligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another Check if this claim relates to a community debt	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset? No Yes	Other. Specify			
4.38	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 8366 When was the debt incurred? 11/1/2011	\$200.00		
	PALOS HEIGHTS Illinois 60463	As of the date you file, the claim is: Check all that apply. Contingent			
	City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that			
	☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			
4.39	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number 8887	\$200.00		
	PO BOX 327 Number Street	When was the debt incurred? 11/1/2011 As of the date you file, the claim is: Check all that apply.			
	PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:			
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts Other. Specify			
	✓ No Yes				

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Number Street

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Fatt 2: Vour NonPriority Unsecured Claims - Continuation Page

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Total claim

\$150.00

Street

As of the date you file, the claim is: Check all that apply.

4.40 MCSI INC	•	0.450.00
4.40 MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number2697	\$150.00
PO BOX 327	When was the debt incurred? 1/1/2011	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
PALOS HEIGHTS Illinois 60463	Unliquidated	
City State Zip Code Who incurred the debt? Check one.		
Debtor 1 only	Disputed	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
✓ No	_	
Yes		
4.41 MCSI INC		\$100.00
Nonpriority Creditor's Name	Last 4 digits of account number 6716	Ψ100.00
PO BOX 327 Number Street	When was the debt incurred? 5/1/2015	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
PALOS HEIGHTS Illinois 60463 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	<u> </u>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
✓ No		
Yes		
4.42 MONTEREY COL	Lock 4 digite of account number 400F	\$6,200.00
Nonpriority Creditor's Name	Last 4 digits of account number 4995	
4095 AVENIDA DE LA Number Street	When was the debt incurred? 9/1/2014	
	As of the date you file, the claim is: Check all that apply.	
OCEANIGIDE California 000FC	Contingent	
OCEANSIDE California 92056 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
No		
Yes		

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Disputed

Type of NONPRIORITY unsecured claim:

Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community debt	✓ Other. Specify	
Is the claim subject to offset?	—	
✓ No		
Yes		
Sprint Neppriority Creditorio Neppe	— Last 4 digits of account number —	\$117.00
Nonpriority Creditor's Name P.O. Box 219554	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Kansas City Missouri 64121	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only		
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	✓ Other. Specify	
✓ No	—	
Yes		

Who incurred the debt? Check one.

Debtor 1 only

4.45

Debtor 1 Kent Case 16-13195 sDoc 1 Filed 04k1 6k1 6 Entered 04k1 8k1 6 1 8k3 5:47 Desc Main
First Name Docume 1 am Page 39 of 83

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.46	Sprint	- Last 4 digits of account number	\$118.00
	Nonpriority Creditor's Name P.O. Box 219554		<u> </u>
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Kansas City Missouri 64121	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		
4.47	Sprint Nextel	Last 4 digits of account number	\$403.76
	Nonpriority Creditor's Name PO Box 3326	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Englewood Colorado 80155	Contingent	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.48	STATE COLLECTION SERVI	Last 4 digits of account number 9560	\$654.00
	Nonpriority Creditor's Name 2509 S STOUGHTON RD	When was the debt incurred? 11/1/2012	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	MADISON Wisconsin 53716	Contingent	
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	☐ Yes		

Kent Case 16-13195 s Doc 1 Filed 04/18/16 Entered 04/18/16 118/35:47 Desc Main Document Page 40 of 83 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.49 STATE COLLECTION SERVI \$185.00 Last 4 digits of account number Nonpriority Creditor's Name 2509 S STOUGHTON RD When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MADISON** Wisconsin 53716 Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.50 TCF Bank \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 919 Estes Court When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60193 Schaumburg Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? \square Other, Specify **✓** No Yes 4.51 US Bank

Debtor 1 Kent Case 16-13195 sDoc 1 Filed 04616666 Entered 046186666835:47 Desc Main
First Name Document Page 41 of 83 Part 4: Add the Amounts for Each Type of Unsecured Claim

	amounts of certain types of unsecured claims. This information is for statistical ramounts for each type of unsecured claim.	eporting purposes only. 28 U.S.C. §159.
	Total cla	aims
Total claims from Part 1	6a. Domestic support obligations. 6a. — \$	0.00
IIOIII Fait I	6b. Taxes and certain other debts you owe the government 6b\$3,	347.00
	6c. Claims for death or personal injury while you were intoxicated 6c.	0.00
	6d. Other. Add all other priority unsecured claims. Write that 6d. amount here.	0.00
	6e. Total. Add lines 6a through 6d. 6e. \$3,	347.00
	Total cla	aims
Total claims from Part 2	6f. Student loans 6f. — \$	0.00
	6g. Obligations arising out of a separation agreement or divorce 6g. \$\) that you did not report as priority claims	0.00
	6h. Debts to pension or profit-sharing plans, and other similar 6h\$ debts	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that 6i. \$28, amount here.	061.90
	6j. Total. Add lines 6f through 6i. 6j. \$28	061.90

	Case 10	6-13195 Doc 1 Filed	1.04/18/16 Enter	ed 04/18/16 18:35:47	Desc Main
Fill in th	nis information to identi	y your case:	<u> </u>		
Debtor	1 Kent First Name	S Middle Name	Bumpers Last Name		
Debtor		Middle Name	Lastinaille		
	e, if filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Cou	rt for the: Northern	District of Illinois		
Case n	umbor		(State)		
(If know					
Offic	cial Form 1	06G			Check if this is ar amended filing
Sch	edule G: Ex	xecutory Contract	s and Unexpi	ed Leases	12/1
space is		e as possible. If two married people Iditional page, fill it out, number th			
1. Do	you have any ex	ecutory contracts or unexpi	red leases?		
✓	No. Check this box and	d file this form with the court with your	other schedules. You have no	othing else to report on this form.	
	Yes. Fill in all of the infe	ormation below even if the contracts of	or leases are listed on Sched	ule A/B: Property (Official Form 106A	√B).
		son or company with whom you ha). See the instructions for this form in t			
	Person or company	with whom you have the contract	or lease	State what the contrac	t or lease is for

		Case 16-1319	E Doc 1 Filod (1//10/16 Entered	<u>04/1</u> 8/16 18:35:47	Desc Main
Fill	in this inform	ation to identify your case		14/1 6/10 Filleren	04/1.0/10 10.33.47	Desc Main
De	btor 1	Kent	S	Bumpers		
Da	htor O	First Name	Middle Name	Last Name		
	btor 2 ouse, if filing	First Name	Middle Name	Last Name		
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois		
	se number			(State)	_	
						Check if this is a
\bigcirc	fficial F	Form 106H				amended filing
Sc	hedul	e H: Your Co	odebtors			12/1:
evei	y question.			On the top of any Additional R		case number (if known). Answer
2.	Louisiana, N	levada, New Mexico, Pue o to line 3.	ived in a community propertor Rico, Texas, Washington,	and Wisconsin.)	unity property states and territor	ries include Arizona, California, Idaho,
		lo				
		es. In which community s	tate or territory did you live? _	Fill in the	name and current address of the	nat person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codeb	tor only if that person i	s a guarantor or cosigner.	Make sure you have listed th		t the person shown in line 2 again fficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in	this information to identify	your case:			8/16 18:	35:47	Desc Ma	in	
Debtor	r 1 Kent	S	Bumpers	gc ++ 01 0	9				
Debloi	First Name	Middle Name	Last Name						
Debtor						Check if this			
(Spous	se, if filing) First Name	Middle Name	Last Name			An ame	nded filing		
United	States Bankruptcy Court for the:	Northern	District of Illinois (State)				ement showing es as of the follo		
Case r (If know	number vn)					MM / D	D / YYYY		
Offic	cial Form 106I								
Sch	edule I: Your Inc	ome							12/15
nforn ages	de information about you nation about your spouses, write your name and care. Describe Employme	e. If more space is neede se number (if known). A	ed, attach a s	eparate she					
	Fill in your employment information.		Debtor 1			Debtor 2	<u>.</u>		
		Employment status	Employed			Employ	ved		
	If you have more than one job,		✓ Not Employe	ed			nployed		
	attach a separate page with		- Not Employs	5G			ipioyou		
	information about additional	Occupation							
	employers.	Employer's name							
	Include part time, seasonal, or	Employer's address							
	self-employed work.		Number Street			Number Stre	et		
	Occupation may include								
	student								
	or homemaker, if it applies.								
			City	State	Zip Code	City	Stat	e Zi	ip Code
		How long employed there?							
Part	2: Give Details About I	Monthly Income							
	nate monthly income as of the o	date you file this form. If you ha	ave nothing to repo	ort for any line, v	write \$0 in the sp	pace. Includ	e your non-filing	spouse	unless you
	or your non-filing spouse have mo varate sheet to this form.	re than one employer, combine th	ne information for a	all employers for	that person on		-	more sp	oace, attach
				For De		For Debt	or 2 or g spouse		
(List monthly gross wages, salar deductions.) If not paid monthly, cal	culate what the monthly wage wo	ould be.		\$0.00				
3. I	Estimate and list monthly overt	ime pay.	3		+ \$0.00			1	
4.	Calculate gross income. Add line	e 2 + line 3.	4	.	\$0.00				

Filed 04/148/16 Case 16-13195 s Doc 1 Entered @4/18/16 18:35:47 Desc Main Debtor 1 Kent Documentame Page 45 of 83 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$0.00 5. List all payroll deductions: \$0.00 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$1,087.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: Union Stipend 8h. -\$379.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$1,466.00 10.Calculate monthly income. Add line 7 + line 9. 10. \$1,466.00 \$1,466.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,466.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-1319		4/18/16 Entered 04	<u>/1</u> 8/16 18:35:47	Desc N	/lain
Fill in this inforr	nation to identify your case	9:	<u> </u>			
Debtor 1	Kent	S	Bumpers			
	First Name	Middle Name	Last Name			
Debtor 2	7) = 1	AA' J. H. A. L	LastMana	Check if this is:		
(Spouse, if filing	9) First Name	Middle Name	Last Name	An amended filir	ng	
United States E	Sankruptcy Court for the:	Northern	District of Illinois			petition chapter 13
Case number			(State)	expenses as of	the following	date:
(If known)				MM / DD / YYY		
	- 4001				•	
Official I	Form 106J					
Schedul	e J: Your Ex	penses				12/1
if known). Ans Part 1: Desc 1. Is this a joir No. Go Yes. Do 2. Do you hav Do not list D Debtor 2. 3. Do your exp	wer every question. cribe Your Househout case? to line 2 pes Debtor 2 live in a see No Yes. Debtor 2 must file e dependents? when the company is a second of the company is a sec	operate household? Official Forms 106J-2, Expense of the expense	ses for Separate Household of Deb Dependent's relationship to Debtor 1 or Debtor 2	tor 2.		ependent live
yourself and	•	es				
Part 2: Estin	mate Your Ongoing	Monthly Expenses				
-	of a date after the bankr		you are using this form as a sup plemental Schedule J, check th	-	-	
		ash government assistance on Schedule I: Your Income				Your expenses
	or home ownership exp r the ground or lot. 4.	enses for your residence. In	clude first mortgage payments and		4.	\$400.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00
4b. Proper	ty, homeowner's, or renter	's insurance			4b.	\$0.00
4c. Home r	maintenance, repair, and up	pkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

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Document Page 47 01 83		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:	-	
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$91.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$60.00
10. Personal care products and services	10.	\$85.00
11. Medical and dental expenses	11.	\$20.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$160.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$30.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$120.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	.0	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes 20b.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses 20d.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1 Kent		sDoc 1	Filed 04k18k1s6 Document	Entered 04/18/16/1	&:35: <u>47 Desc Ma</u>	ain
21. Other. Spec	cify:		Document	Page 48 of 83	21	\$0.00
22. Calculate y	our monthly expenses.					\$1,266.00
22a. Add lin	es 4 through 21.					\$0.00
. ,	ine 22 (monthly expenses for	,,	•	-2		\$1,266.00
22c. Add line	e 22a and 22b. The result is y	our monthly ex	xpenses.		22.	
23. Calculate y	our monthly net income.					
23a. Copy li	ine 12 (your combined month	ly income) fron	n Schedule I.		23a	\$1,466.00
23b. Copy y	our monthly expenses from lir	ne 22 above.			23b	\$1,266.00
	ct your monthly expenses from		income.			\$200.00
i ne re	esult is your monthly net incor	ne.			23c	
24. Do you exp	pect an increase or decrea	se in your exp	penses within the year af	ter you file this form?		
For examp	ole, do you expect to finish pay	ying for your ca	r loan within the year or do	you expect your		
mortgage p	payment to increase or decre	ease because o	of a modification to the term	ns of your mortgage?		
☐ No						
✓ Yes						
	Explain here:					
	Debtor lives with family	and contributes	s \$400 towards rent/utilities			

		Case 16-1319!	5 Doc 1 Filed 0	⊿/18/16 Fnt	ered 04/18/16 18:35:47	Desc Main
Fill	in this inform	ation to identify your case		Ü	0/10 10:00:41	Description
Del	otor 1	Kent	S	Bumpers		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Car	se number			(State)		
	nown)					
Of	ficial F	orm 106De	<u>c</u>			Check if this is an amended filing
De	clarat	ion About aı	n Individual De	btor's Sch	edules	12/1
lf tw	o married p	eople are filing togethe	r, both are equally responsi	ble for supplying co	orrect information.	
prop 1519		d in connection with a			s. Making a false statement, conceal 00, or imprisonment for up to 20 yea	
	Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out I	pankruptcy forms?	
	✓ No					
	Yes. N	lame of person			uptcy Petition Preparer's Notice, Declar ficial Form 119).	ation, and
		alty of perjury, I declare re true and correct.	that I have read the summa	ary and schedules fil	ed with this declaration and	
×	/s/ Kent B	umpers		*_		
	Signature of	Debtor 1		Siç	gnature of Debtor 2	
	Date 4/18/2			Da		
	MM/I	DD/YYYY			MM/DD/YYYY	

	Case 16-1319 sinformation to identify your ca		Filed 04/18/16	Entered 04/	18/16 18:35:47	7 Desc Main	ı
Debtor 1	Kent	S	Bumpers	S			
Dobtor O	First Name	Middle N	Name Last Nan	ne			
Debtor 2 (Spouse,	if filing) First Name	Middle N	Name Last Nan	ne			
United St	tates Bankruptcy Court for the:	Northern	District of Illino				
Case nur			(Sta				
Offici	ial Form 107					Γ	Check if this is a amended filing
	ement of Financ	cial Affairs	for Individua	ls Filina f	or Bankrur	ntcv	12/1:
	mplete and accurate as poss					•	
pace is r	needed, attach a separate sh	eet to this form. On	the top of any additional	pages, write your	name and case num	ber (if known). Answ	er every question
Part 1:	Give Details About You	ır Marital Status	and Where You Live	ed Before			
1. W	hat is your current marital s	status?					
	Married						
<u>~</u>	Not married						
2. Dı	uring the last 3 years, have y	ou lived anywhere c	ther than where you live i	now?			
✓							
	Yes. List all of the places you	ı lived in the last 3 yea	rs. Do not include where yo	u live now.			
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates D there	ebtor 2 lived
				Same as D	ebtor 1	☐ Sam	ne as Debtor 1
	Number Street		- From	Number Street		———— From	
	Number Street		From	Number Street	î	_	
	Number Street			Number Street	t	From	
	Number Street City State	Zip Code		City	State Zip	From To	
		Zip Code			State Zip	From To	ne as Debtor 1
	City State	Zip Code		City Same as D	State Zip ebtor 1	From To	ne as Debtor 1
		Zip Code		City	State Zip ebtor 1	From To Code Sam	e as Debtor 1
	City State	Zip Code	- To	City Same as D	State Zip ebtor 1 t	From To Code	e as Debtor 1

Page 51 of 83 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ✓ Wages, commissions, Wages, commissions, \$42000.00 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, \$56269.00 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year:

(January 1 to December 31,

For the calendar year before that: (January 1 to December 31, 2014

2015

Debtor 1 Kent Case 16-13195 sDoc 1 Filed 04/18/18/6 Entered 04/18/18/18/35:47 Desc Main
First Name Document Page 52 of 83

List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code

Part 3:

Other

sDoc 1 Filed 0441-841-6 Entered 0441-841-6 11-83:35:47 Desc Main Debtor 1 Document Page 53 of 83 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Kent Case 16-13195 sDoc 1 Filed 04418416 Entered 04418416 (148):35:47 Desc Main

Document Page 54 of 83 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City Zip Code State Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

Property was garnished.

Describe the property

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Property was attached, seized, or levied.

Date

Value of the

property

Citv

Creditor's Name

Street

Number

City

State

State

Zip Code

Zip Code

Deb	tor 1		<u>d 04/18/16 Entered </u> 04/18/16/18:35: cumeint Page 55 of 83	47 Desc	<u>Main</u>
11.			creditor, including a bank or financial institution, set of	f any amounts fr	om your
	Ħ	Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		in 1 year before you filed for bankruptcy, was any of iver, a custodian, or another official?	your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
		No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	hin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code			
		Person's relationship to you			

		FIRST Name	IVIIC	DO DO	ocument Page 56 of 83		
14.	With	nin 2 years before yo	ou filed for bar		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
		No Yes. Fill in the details	for each gift or	contribution.			
		Gifts with a total va per person			Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
		City	State	Zip Code			
Part		_ist Certain Loss					_
15.		in 1 year before you bling?	filed for bank	ruptcy or since yo	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No Yes. Fill in the details.					
	Ц	Describe the proper how the loss occurr	rty you lost an	nd	Describe any insurance coverage for the loss	Date of your	Value of property lost
		now the loss occurr	rea		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	
Part	7 :	₋ist Certain Payn	nents or Tra	ansfers			
16.		in 1 year before you ing bankruptcy or pi			anyone else acting on your behalf pay or transfer any	property to anyor	ne you consulted about
	Includ	de any attorneys, bank			counseling agencies for services required in your bankrupto	су.	
		No Yes. Fill in the details.					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm Person Who Was Pai	d		Semrad Law Firm - \$350.00	4/18/2016	\$350.00
		20 South Clark Street					
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website add					
		Person Who Made the	e Payment, if N	ot You		<u> </u> 	
		Person Who Was Pai	d				
		Number Street					
			State	Zip Code			
		Email or website add					
		Person Who Made the	e Payment, if N	ot You			

Debtor 1 Kent Case 16-13195 sDoc 1 Filed 04/18/416 Entered 04/418/416 Ak8:35:47 Desc Main

Deb	otor 1	Kent Case 16-13195 First Name		d 04/18/16 ocumethtme	Entered 04/1/8 Page 57 of 83	M16/148i35:	47 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for badeal with your creditors or to mot include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	or transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for Inary course of your business of de both outright transfers and transfers that you have already listed or No Yes. Fill in the details.	r financial affairs? Insfers made as security					-	
				Description and property transfe			property or paymets paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for se are often called asset-protectio		transfer any prop	perty to a self-settled tru	ıst or similar de	evice of which yo	u are a l	peneficiary?
	Ц	Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Kent Case 16-13195 sDoc 1 Filed 04/11/0/41/6 Entered 04/41/0/41/6 / 11/2 Desc Main

First Name Middle Name Documental Page 58 of 83

irst Name Middle Name Documering Page 58 of 83

oı In	transferred?	ings, money mar	ket, or other finar	icial accounts;			in your name, or for you		
	No Yes. Fill in the de	etails.							
Ī	-			Last 4 c	ligits of account	Type o instrui	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	TCF Bank			XXXX-0	000	✓ Ch	ecking	3/1/2016	\$ 0.00
	Person Who Wa						vings	9, 1,2010	
	919 Estes Court						oney market		
	Number Stree	Л							
							okerage		
	Schaumburg	Illinois	60193				her		
	City	State	Zip Code						
	- ,		<u>, , , , , , , , , , , , , , , , , , , </u>						
	Person Who Wa	as Paid		XXXX-			ecking		
						Sa	vings		
	Number Stree	et .				Mo	oney market		
						Bro	okerage		
						Oti	her		
						_			
	City	State	Zip Code						
	No Yes. Fill in the de	etails.		Who else h	ad access to it?		Describe the content	s	Do you still have it?
	Name of Finance	cial Institution		Name					☐ No
	N				<u>. </u>		-		Yes
	Number Street	í		Number S	Street				
									103
	-			City	State	Zip Code	-		
			7: 0 !	City	State	Zip Code			103
	City	State	Zip Code	City	State	Zip Code			163
э ц				-		·		2	
2. H				-		·	you filed for bankruptcy	?	
2. H				-		·	ou filed for bankruptcy	?	
2. H [<u>√</u>	ave you stored pro	operty in a stora		-		·	/ou filed for bankruptcy	?	
2. H. <u>▼</u>	ave you stored pro	operty in a stora		e other than yo		·	you filed for bankruptcy		
2. H. ☑	ave you stored pro	operty in a stora		e other than yo	our home within	·			Do you still have it?
2. H. ☑	ave you stored pro	operty in a stora		e other than yo	our home within	·			Do you still have it?
2. H ☑	ave you stored pro	operty in a stora		e other than yo	our home within	·			Do you still
2. H. ☑	No Yes. Fill in the de	operty in a stora etails. ge Facility		Who else han Name	our home within ad access to it?	·			Do you still have it?
2. H. ⊡	ave you stored pro No Yes. Fill in the de	operty in a stora etails. ge Facility		Who else han Name	our home within	·			Do you still have it?
2. H	No Yes. Fill in the de	operty in a stora etails. ge Facility		Who else han Name	our home within ad access to it?	1 year before y			Do you still have it?
2. H	No Yes. Fill in the de	operty in a stora etails. ge Facility		Who else han Name	our home within ad access to it?	·			Do you still have it?

Deb	tor 1	First Name Middle Name	Filed 046 Docum	ënt™ Paç	ntered 04/1 ge 59 of 83	.&/1⊾6 ⁄1⊾&;35: <u>47 Desc Mai</u>	n
Part	9:	Identify Property You Hold or Control	for Some	one Else			
23.	Doy	ou hold or control any property that someone	e else owns? I	nclude any pro	perty you borro	wed from, are storing for, or hold in tru	ıst for someone.
		No					
	ш	Yes. Fill in the details.	Where is th	ne property?		Describe the contents	Value
			Wilele is a	ic property.		besonible the contents	Value
		Owner's Name	Number Str	eet		-	
		Number Street	=			-	
						_	
			City	State	Zip Code		
		City State Zip Code	_				
Par	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	■ E	nvironmental law means any federal, state, or local	statute or requ	ulation concernin	g pollution, conta	mination, releases of	
	ha	azardous or toxic substances, wastes, or material in	nto the air, land	l, soil, surface wa	iter, groundwater		
		cluding statutes or regulations controlling the clear				Clark	
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispos	•	ivironmentai iaw,	wnetner you now	own, operate, or utilize it	
	■ H	azardous material means anything an environment	al law defines a	ıs a hazardous w	aste, hazardous s	substance,	
	to	xic substance, hazardous material, pollutant, conta	aminant, or simi	ilar term.			
Rep	oort al	I notices, releases, and proceedings that you know	about, regardle	ess of when they	occurred.		
24	Hae	any governmental unit notified you that you n	nav he liahle (or notentially lis	able under or in	violation of an environmental law?	
			nay be nable t	or potoritiany in	abio unuoi oi iii	Tiolation of all official office and	
	H	No Yes. Fill in the details.					
	_		Governme	ntal unit		Environmental law, if you know it	Date of notice
		New of the	0	-1 -29		-	
		Name of site	Government	ai unit			
		Number Street	Number Str	eet			
			City	State	Zip Code	-	
		01	-		•		
		City State Zip Code					
25.	Hav	e you notified any governmental unit of any re	lease of haza	rdous material	?		
	✓	No					
		Yes. Fill in the details.	_				
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Government	al unit		-	
		Number Street	Number Str	eet		-	
			Tarribor Off				
			City	State	Zip Code	-	
		City State Zip Code	_				
						<u> </u>	

Debto	r 1	Kent Case 16-1319 First Name	95 sDoc 1 Middle Name	<u>-iled 04₺1₺61</u> Documenter	<u>Entered</u> 04/1/8 Page 60 of 83	16668:35: <u>47</u>	Desc Main
26. H	lav	e you been a party in any ju	dicial or administra	tive proceeding under a	any environmental law	? Include settlements	and orders.
[]	No -					
L	_	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
		Casa titla		0 ,			case
		Case title		Court Name			Pending
							On appeal
		Case number		Number Street			Concluded
		_		City State	Zip Code		
Part 1	1:	Give Details About Yo	ur Business or	Connections to An	y Business		
27. \	Vitl	nin 4 years before you filed t	or bankruptcy, did	you own a business or	have any of the follow	ing connections to an	y business?
		A sole proprietor or self-e	employed in a trade, p	profession, or other activity	y, either full-time or part-	-time	
		A member of a limited lia		or limited liability partners	ship (LLP)		
		A partner in a partnership An officer, director, or ma		a corporation			
		An owner of at least 5% of			n		
[/	No. None of the above applies					
L	_	Yes. Check all that apply abov	e and fill in the details		ure of the business	Employer Id	entification number Do not
				Describe the nat	ure of the business		ial Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accoun	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code	——	tall of bookkeeper	From	То
		Oity Claic	Zip Oodc				<u> </u>
				Describes the sect		Facalousald	antification number Danat
				Describe the nat	ure of the business		entification number Do not ial Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ess existed
		011		Name of accoun	tant or bookkeeper	Erom	To
		City State	Zip Code			FIOIII	To
				Describe the nat	ure of the business		entification number Do not ial Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accoun	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	То

	Kent Case 16-131			<u>ntered</u> 04/1ഏ/16 ഏ&;35: <u>47</u>	Desc Main
	First Name	Middle Name	Document™ Paq	ge 61 of 83	
	ithin 2 years before you file editors, or other parties.	d for bankruptcy, did you	u give a financial stateme	ent to anyone about your business? In	clude all financial institutions,
✓	No Yes. Fill in the details below	<i>I</i> .			
_	•		Date issued		
	Name		MM/DD/YYYY	_	
	Number Street				
	City Stat	e Zip Code	_		
Part 12:	Sign Below				
and	correct. I understand that	making a false statemen	it, concealing property, o	ents, and I declare under penalty of per r obtaining money or property by frauc	
	/s/ Kent Bu		nprisonment for up to 20	years, or both. 18 U.S.C. §§ 152, 1341,	1519, and 3571.
	· ·	mpers	nprisonment for up to 20		1519, and 3571.
	/s/ Kent Bu	mpers lebtor 1	nprisonment for up to 20	*	1519, and 3571.
Did	/s/ Kent Bu Signature of D Date 4/18/20	mpers ebtor 1 16		Signature of Debtor 2	
_	/s/ Kent Bu Signature of D Date 4/18/20	mpers ebtor 1 16		Signature of Debtor 2 Date	
_	/s/ Kent Bu Signature of D Date 4/18/20 you attach additional page	mpers ebtor 1 16		Signature of Debtor 2 Date	
✓	/s/ Kent Bu Signature of D Date 4/18/20 you attach additional page	mpers lebtor 1 16 les to Your Statement of F	Financial Affairs for Indiv	Signature of Debtor 2 Date riduals Filing for Bankruptcy (Official I	
✓	/s/ Kent Bu Signature of D Date 4/18/20 you attach additional page No Yes you pay or agree to pay so No	mpers lebtor 1 16 les to Your Statement of F	Financial Affairs for Indiv	Signature of Debtor 2 Date viduals Filing for Bankruptcy (Official I	Form 107)?
✓	/s/ Kent Bu Signature of D Date 4/18/20 you attach additional page No Yes you pay or agree to pay so	mpers lebtor 1 16 les to Your Statement of F	Financial Affairs for Indiv	Signature of Debtor 2 Date riduals Filing for Bankruptcy (Official I	Form 107)?

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Kent S Bumpers	Case No.	
	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSATION	N OF ATTORNEY FO	R DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of th rendered or to be rendered on behalf of the debtor(s) in conter	ne petition in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$350.00
	Balance Due		\$3,650.00
2	. The source of the compensation paid to me was:		
	✓ Debtor	()	
3	. The source of the compensation paid to me is:		
	✓ Debtor	()	
4	I have not agreed to share the above-disclosed compensation members and associates of my law firm.	ation with any other person unless the	ey are
	I have agreed to share the above-disclosed compensation members or associates of my law firm. A copy of the agree the people sharing in the compensation, is attached.		
5	 In return for the above-disclosed fee, I have agreed to render a. Analysis of the debtor's financial situation, and renderin bankruptcy; 	•	
	b. Preparation and filing of any petition, schedules, stater	ments of affairs and plan which may	be required;
	c. Representation of the debtor at the meeting of creditors	s and confirmation hearing, and any a	adjourned hearings thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

Case 16-13195 Doc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Desc Main Document Page 63 of 83 agreement with the debtor(s), the above-disclosed lee does not include the following services:

CERTIFICATION						
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.						
4/18/2016 /s/ Danielle Kancherlapalli						
Signature of Attorney						
Semrad Law Firm						
Name of law firm						

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

KIB

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

KAB

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate



tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 72.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/18/16

Signed:

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-13195 Doc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Desc Main UNITED STATES BANKBUPTICY COURT Northern District of Illinois

In re:	Bumpers, Kent S	Case No					
	Debtor(s)						
		Chapter.	Chapter13				
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the a	ttached list of creditors is true a	nd correct to the best of their knowled	dge.			
Date:	4/18/2016	/s/ Bumpers, Kent S		_			
		Rumners Kent S	·	_			

Signature of Debtor

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MONTEREY COL 4095 AVENIDA DE LA OCEANSIDE, CA 92056

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON , WI 53716

PROF CREDIT 2892 CRESCENT AVE EUGENE , OR 97408

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

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STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON , WI 53716

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

IRS 1 PO Box 7346 Philadelphia , PA 19101

Sprint P.O. Box 219554 Kansas City , MO 64121

ASSET ACCEPTANCE LLC PO BOX 1630 WARREN , MI 48090

East Bay Funding c/o Resurgent Capital Services PO Box 288 Greenville, SC 29603

Little Company of Mary 5660 W 95th St Oak Lawn , IL 60453

IRS 1 PO Box 7346 Philadelphia , PA 19101

Sprint P.O. Box 219554 Kansas City , MO 64121 Case 16-13195 Doc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Desc Main RMI MCSI 3348 Ridge Road Lansing , IL 60438 Document Page 78 of 83

East Bay Funding c/o Resurgent Capital Services PO Box 288 Greenville , SC 29603

Sprint Nextel PO Box 3326 Englewood , CO 80155

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

IL Tollway 2700 Ogden Ave Downers Grove , IL 60515

Illinois Dept of Revenue Illinois Department of Revenue P.O. Box 64338 Chicago , IL 60664

US Bank 425 Walnut Street Cincinnati , OH 45202

TCF Bank 919 Estes Court Schaumburg , IL 60193

Case 16-13195 _sDoc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Debtor 1 Kent Documente me Page 79 of 83 Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do vou have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ☐ No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 25,001-50,000 18. How many creditors **✓** 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$100,000,001-\$500 million \$500,001-\$1 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$50,000,001-\$100 million \$100,001-\$500,000 \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1549, and 3571. /s/ Kent Bumpers Signature of Debtor 2 Signature of Debtor 1 Executed on 4/18/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Case 16-13195 Doc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Desc Main Fill in this information to identify your case: Debtor 1 Kent Bumpers First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? V Νo Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Kent Bumpers Signature of Debtor 1 Signature of Debtor 2 Date 4/18/2016 MM/DD/YYYY MM/DD/YYYY

Debtor 1	_{Kent} C	ase 16-	13195	s Doc 1	Filed 04/18/16	Entered 04/1	.8/16 .18:35:47	Desc Main
Debioi i	First Name			Middle Name	Filed 04/18/16 Document	Page 81 of 83	Trailiber (i Known)	
	8. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.							
	No Yes. Fill in	the details t	elow.					
٠					Date issued			
	Name				MM/DD/YYYY			
	Number	Street						
	City		State	Zip Cod	le			
Part 12:	Sign B	elow						
and o	correct. I u	nderstand se can resul	that making	g a false state to \$250,000,	ncial Affairs and any attement, concealing prop or imprisonment for up	erty, or obtaining mon	ey or property by frau	
		Signature	of Debtor 1			Signatu	re of Debtor 2	
		Date 4/1	8/2016			Date		
Did y	ou attach	additional _l	pages to Yo	our Statemen	t of Financial Affairs fo	Individuals Filing for	Bankruptcy (Official I	Form 107)?
	No							
Yes								
Did y	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
V	No							
Ο,	Yes. Name	of person					the Bankruptcy Petition ration, and Signature (O	•
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Debto	r 1	Kent Case 16-13195 _S Doc 1 F	iled 04/18/16 Documenters	Entered 04/18/16 18:35:47 Page 82 of 83	Desc Main	
16	Cal		endertie ere construit en		PALLY THE EXAMINE THAT WIND TANGET WAS TO A MANUAL MINER	man sa nasan nanan sahir an man antan an manan damenga a
	6. Calculate the median family income that applies to you. Follow these steps:					
		i. Fill in the state in which you live.	Illinois			
		. Fill in the number of people in your household.	<u>1</u>			P40 744 00
	16c.	Fill in the median family income for your state and To find a list of applicable median income amount also be available at the bankruptcy clerk's office.		k specified in the separate instructions for this fo	orm. This list may	\$49,741.00
17.	Hov	w do the lines compare?				
	17a.	Line 15b is less than or equal to line 16c. On t U.S.C. § 1325(b)(3). Go to Part 3. Do NOT			rmined under 11	
	17 b.	* Normal	•	k box 2, Disposable income is determined under naceme (Official Form 122C-2). On line 39 of the	•	
art 3		Calculate Your Commitment Period Un	der 11 U.S.C. §132	25(b)(4)		
18.	Сор	by your total average monthly income from line	11.		J	\$2,562.00
		duct the marital adjustment if it applies. If you ar nmitment period under 11 U.S.C. § 1325(b)(4) allows		• • •	•	
	19a.	. If the marital adjustment does not apply, fill in 0 on I	line 19a.			- <u>\$0.00</u>
	19b.	. Subtract line 19a from line 18.				\$2,562.00
		culate your current monthly income for the year.	. Follow these steps:			
:	20a.	. Copy line 19b.				\$2,562.00
		Multiply by 12 (the number of months in a year).				x 12
:	20b.	. The result is your current monthly income for the your	ear for this part of the for	m.		\$30,744.00
:	20c.	. Copy the median family income for your state and s	size of household from lin	ne 16c.		\$49,741.00
21.		v do the lines compare?				
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.					
		Line 20b is more than or equal to line 20c. Unless ot commitment period is 5 years. Go to Part 4.	herwise ordered by the o	court, on the top of page 1 of this form, check box	(4, The	
art 4		Sign Below				
		By signing here, I declare under penalty of perjury the	nat the information on thi	s statement and in any attachments is true and c	correct.	
		✗ /s/ Kent Bumpers (U/I +		x		
		Signature of Debtor 1		Signature of Debtor 2		
		Date 4/18/2016		Date		
		MM/DD/YYYY		MM/DD/YYYY		
		If you checked 17a, do NOT fill out or file Form 1220		of that form, convivour current monthly income fro	om lino 14 abovo	

Case 16-13195 Doc 1 Filed 04/18/16 Entered 04/18/16 18:35:47 Desc Main **UNITED**CSTAFES BARKGEJB3CX 68URT

Northern District of Illinois

In re:	Bumpers, Kent S	Case No.	Case No.			
	Debtor(s)					
		Chapter.	Chapter13			
	VERIF	ICATION OF CREDITOR MAT	RIX			
	The above named Debtors hereby verify	that the attached list of creditors is true a	and correct to the best of their knowledge.			
Date:	4/18/2016	/s/ Bumpers, Kent S Bumpers, Kent S	Kil B			
		Signature of Debto	r			